

## Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Stephanie Terra Fryer  
DebtorCase No. 17-11826-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett  
Form ID: 210UPage 1 of 2  
Total Noticed: 31

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db +Stephanie Terra Fryer, 116 Lincoln Avenue, Yeadon, PA 19050-2933  
 aty +JOHN ERIC KISHBAUGH, Udren Law Offices PC, 111 Woodcrest Road, Cherry Hill, NJ 08003-3620  
 cr +Santander Consumer USA Inc., PO Box 562088, Suite 900 North, Dallas, TX 75356-2088  
 13904826 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047  
 14527349 +Aqua Pennsylvania, Inc., 762 West Lancaster Avenue, Bryn Mawr, PA. 19010-3489  
 13904828 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)  
 14527362 Cardinal Ohara, 1701 Sproul Road, Levittown, PA. 19054  
 14059753 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
 13921293 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 13961555 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13904832 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703  
 14527606 +PennCredit, P.O. Box 1259, Oaks, PA. 19456-1259  
 13904834 +Santander Consumer USA, 8585 N Stemmons FWY, Dallas, TX 75247-3836  
 13901756 +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  
 14527605 +Tinicum Township Fire Company, 100 West Commons Blvd, Suite 210,  
 New Castle, DE. 19720-2419  
 14527361 +University of Penn Dental Med, 240 S. 40th Street, Philadelphia, PA 19104-6030

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 14 2020 05:14:53 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 14 2020 05:14:29  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Aug 14 2020 05:14:46 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: gecsed@recoverycorp.com Aug 14 2020 05:18:19 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14527354 +E-mail/Text: g20956@att.com Aug 14 2020 05:15:00 AT&T Mobility, P.O. Box 80517,  
 Hoffman Estates, IL. 60196-0001  
 13904829 +E-mail/Text: bankruptcycredencerm.com Aug 14 2020 05:15:03 Credence Resource Management,  
 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940  
 13904830 +E-mail/PDF: pa\_dc\_ed@navient.com Aug 14 2020 05:17:20 Department of Education / Navient,  
 P.O. Box 9635, Wilkes Barre, PA 18773-9635  
 13904831 +E-mail/PDF: pa\_dc\_ed@navient.com Aug 14 2020 05:17:27 Departmnt of Educstion / Navient,  
 P.O. Box 9635, Wilkes Barre, PA 18773-9635  
 13960970 E-mail/PDF: pa\_dc\_claims@navient.com Aug 14 2020 05:17:18  
 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,  
 Wilkes-Barre, PA 18773-9635  
 14527356 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 14 2020 05:14:09 PECO,  
 2301 Market Street, Philadelphia, PA. 19103-1380  
 13884536 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 14 2020 05:17:18  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13904833 +E-mail/Text: ebn\_bkrt\_forms@salliemae.com Aug 14 2020 05:15:00 Sallie Mae, P.O. Box 3229,  
 Wilmington, DE 19804-0229  
 13932035 E-mail/Text: ebn\_bkrt\_forms@salliemae.com Aug 14 2020 05:15:00 Sallie Mae, P.O. Box 3319,  
 Wilmington, DE 19804-4319  
 14527355 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Aug 14 2020 05:14:01  
 Verizon, P.O. Box 15124, Albany, NY. 12212-5124  
 14527352 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Aug 14 2020 05:14:01  
 Verizon Telecom, 500 Technology Drive, Suite 300, Weldon Spring, MO. 63304-2225  
 TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13904827 AT&T  
 cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-2

User: Antoinett  
Form ID: 210U

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Aug 13, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor PNC BANK, National Association bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK, National Association  
bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
VICKI ANN PIONTEK on behalf of Debtor Stephanie Terra Fryer vicki.lawyer@gmail.com,  
pabklaw@gmail.com  
WALTER WILLIAM GOULDSBURY, III on behalf of Creditor PNC BANK, National Association  
wgouldsbury@rasnj.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Stephanie Terra Fryer

Case No: 17-11826-mdc

Debtor(s)

---

***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 8/13/20

For The Court

Timothy B. McGrath  
Clerk of Court